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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/749,595	12/28/2000	Ravi Ganesan	3350-67	4823

20457 7590 12/14/2005

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EXAMINER

HAMILTON, LALITA M

ART UNIT PAPER NUMBER

3624

DATE MAILED: 12/14/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/749,595	<b>Applicant(s)</b> GANESAN ET AL.	
	<b>Examiner</b> Lalita M. Hamilton	<b>Art Unit</b> 3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 12 September 2005.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-13, 15-33 and 35-40 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-13, 15-33, and 35-40 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## DETAILED ACTION

### Summary

On December 14, 2004, an Office Action was mailed to the Applicant rejecting claims 1-40. On March 14, 2005; April 20, 2005; and September 12, 2005, the Applicant responded by canceling claims 14 and 34.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-13, 15-33, and 35-40 are rejected under 35 U.S.C. 102(e) as being anticipated by Thomas (6,317,745).

Thomas discloses a method and corresponding system for secure electronic transfer of funds comprising receiving, via a network, a request to execute a payment on behalf of a network user associated with two or more user identifiers, the request including a first user identifier, processing previous requests executed on behalf of the network user, each previous request including one of the two or more user identifiers and the processed previous requests including at least two of the user identifiers, to determine if the request will be accepted for execution, to determine if the request will be accepted for execution, and if the determination is to accept the request for

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execution, directing a debit from an account associated with the network user (p.7, 63-67 and p.8, 76-77—identifiers: PIN, password, address, and account number); receiving, via a network, a request to execute a payment on behalf of a network user, the request including a user identifier associated with the network user, identifying all user identifiers associated with the network user, processing previously executed payments associated with each identified user identifier to determine if the request will be accepted for execution, and transmitting, via the network, the determination (p.7, 63-67 and p.8, 76-77—identifiers: PIN, password, address, and account number); the determination is transmitted to the network user and the transmission is a real-time transmission (p.7, 67); determining a total monetary value of previously executed payments executed in one or more time periods, determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values, and if the determination is the total monetary value of previously executed payments executed in the one or more time periods does exceed one or more threshold values, not accepting the request for execution (p.7, 65—verifies whether there is enough funds to cover purchases); the user identifier included with the request is also associated with a sponsor, and at least one of the one or more threshold values and the one or more time periods is based upon the identity of the sponsor (p.7, 63-67 and p.8, 76-77); determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values and if so determined, not accepting the request for execution (p.7, 63-67 and p.8, 76-77—transaction not

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processed if there is not enough funds); determining the total number of previously executed payments executed in one or more time periods, determining if the total number of previously executed payments executed in the one or more time periods exceeds one or more values, and if the determination is the total number of previously executed payments executed in the one or more time periods does exceed one or more values, not accepting the request for execution (p.7, 63-67 and p.8, 76-77); the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction (p.8, 76-78); if the determination is to accept the request for execution, directing a debit from an account associated with the network user at a first time, and directing a credit to a payee at a second time, wherein the second time is subsequent to the first time, and wherein a time period between the first time and the second time is a determined time period (p.7, 63-67 and p.8, 76-77); processing previously executed payments associated with each identified user identifier to determine the time period (p.7, 63-67 and p.8, 76-77); and determining the time period based upon at least one of (1) an amount of the payment, (2) the identity of the network user, (3) an association maintained by the network user, and (4) payments previously executed on behalf of the network user (p.4, 33).

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

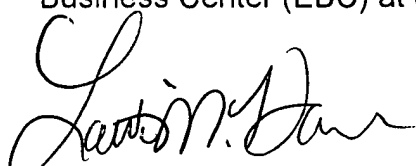
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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (8:30-4:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



LMH